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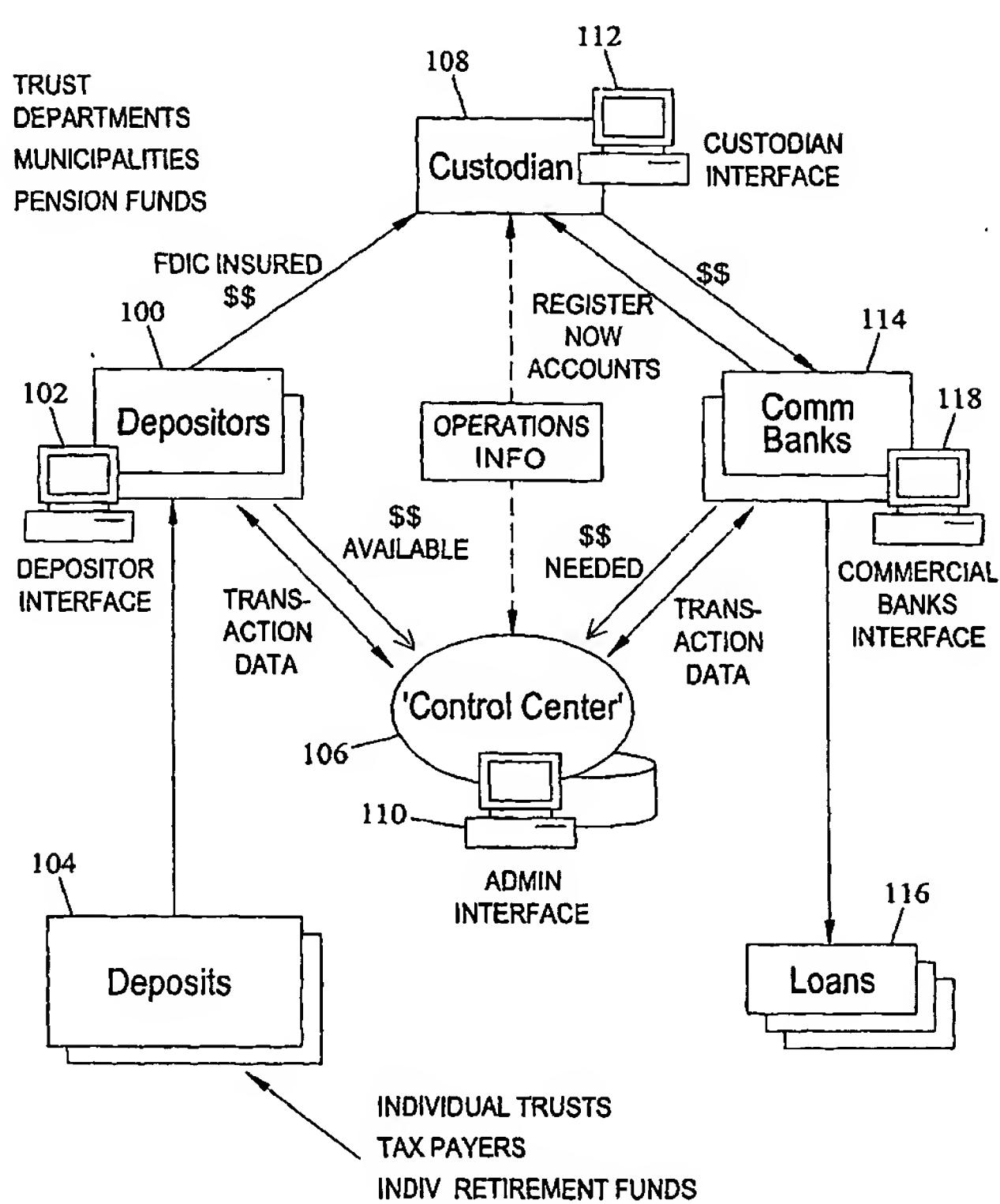
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[Continued on next page]

(54) Title: METHODS AND SYSTEMS FOR FACILITATING TRANSACTIONS BETWEEN COMMERCIAL BANKS AND POOLED DEPOSITOR GROUPS



(57) Abstract: Methods and systems for facilitating transactions between commercial banks and pooled depositor groups are disclosed. Employees of a control center determine interest rate return needs of pooled depositor groups, such as trust departments at commercial banks. The control center employees aggregate the funds to produce a stable funds source and communicate the availability of the stable funds source to commercial banks for core deposits. The commercial banks communicate cash needs to the control center. The control center sets an interest rate to be paid to the pooled depositor groups for use of the funds to at least the depositor groups' expected rate of return and below and the rate that commercial banks are willing to pay for the funds. The banks post master NOW accounts and the pooled depositor groups deposit funds in the master NOW accounts. The pooled depositor groups are allowed to access the funds in the master NOW accounts on a daily basis without penalty. The commercial banks have access to a stable source of funds that banking regulators may permit to be treated as core deposits.

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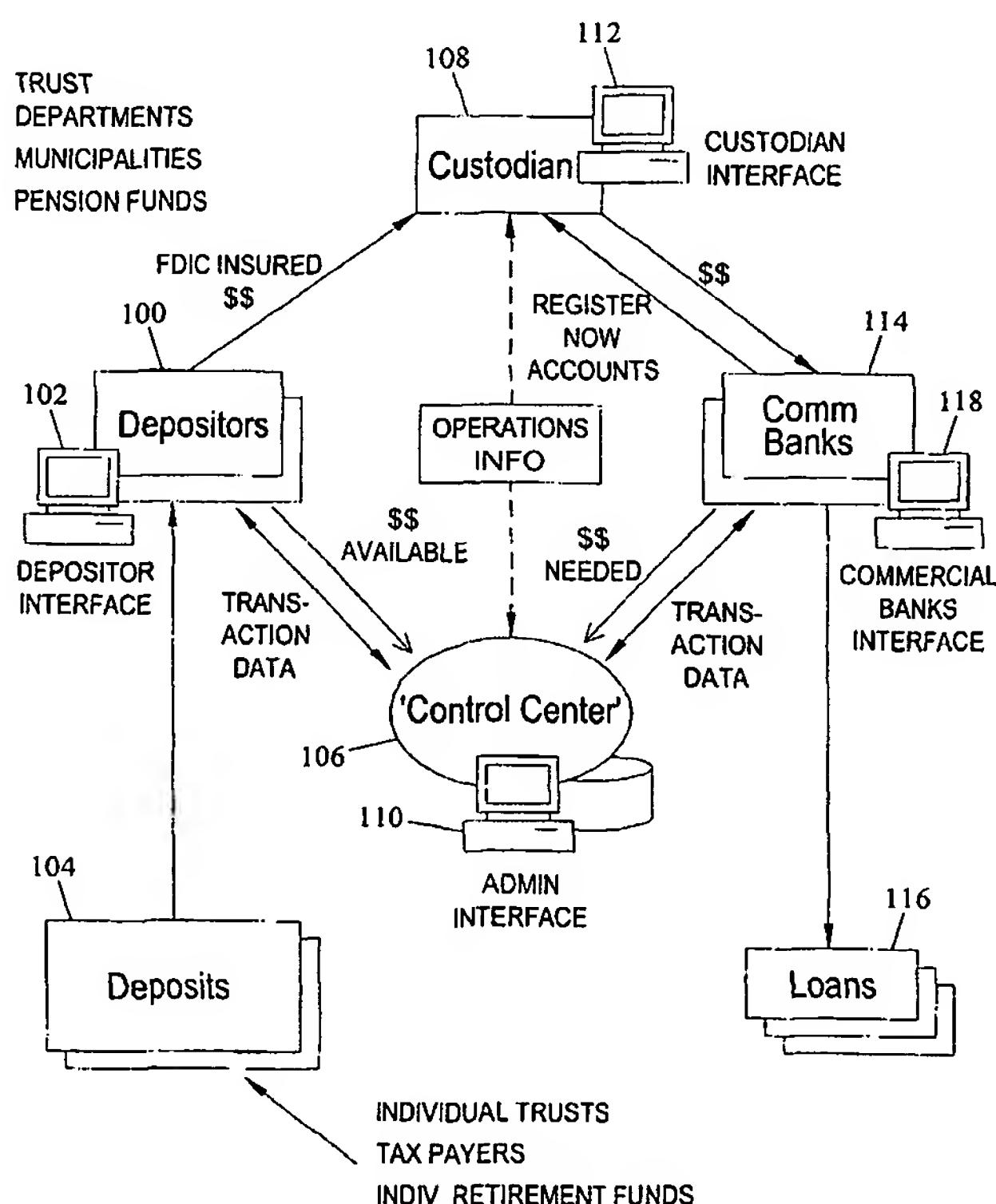
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(54) Title: METHODS AND SYSTEMS FOR FACILITATING TRANSACTIONS BETWEEN COMMERCIAL BANKS AND POOLED DEPOSITOR GROUPS



(57) Abstract: Methods and systems for facilitating transactions (200) between commercial banks and pooled depositor groups are disclosed. Employees of a control center determine interest rate return needs of pooled depositor groups (210), such as trust departments at commercial banks. The control center employees aggregate (204) the funds to produce a stable funds source and communicate the availability of the stable funds source to commercial banks for core deposits (210). The commercial banks communicate cash needs to the control center (202). The control center sets an interest rate (206) to be paid to the pooled depositor groups for use of the funds to at least the depositor groups' expected rate of return and below and the rate that commercial banks are willing to pay for the funds. The banks post master NOW accounts and the pooled depositor groups deposit funds in the master NOW accounts (212).

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